WHAT IS CLAIMED IS:

1. A method of performing financial processing in one or more computers, comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts according to the rules using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) for the selected accounts.

2. The method of claim 1, wherein the NPV is a net present profitability value.

3. The method of claim 1, wherein the FV is a possible future profitability value.

4. The method of claim 1, wherein the selected accounts contain current profitability values.

5. The method of claim 1, wherein the rules are defined by a user.

6. The method of claim 1, wherein the selected amounts are forecast amounts.

7. The method of claim 1, wherein the selected rates are NPV forecast rates.

8. The method of claim 1, wherein the selected rates are NPV attrition rates.

9. The method of claim 1, wherein the selected rates are FV propensity rates.

10. The method of claim 1, wherein the selected rates are FV attrition rates.

11. The method of claim 1, wherein the step of performing NPV calculations comprises performing forecast calculations on the selected accounts, applying attrition rates to results of the forecast calculations, and aggregating results of the attrition rates.

12. The method of claim 1, wherein the step of performing FV calculations comprises performing propensity calculations on the selected accounts and applying attrition rates to results of the propensity calculations.

13. The method of claim 1, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

14. The method of claim 1, wherein a user specifies one or more forecast periods over which the NPV and FV calculations are performed.

15. The method of claim 1, wherein a user specifies one or more rates for the forecast periods.

16. The method of claim 1, wherein the step of performing the NPV calculations comprises:

calculating forecast amounts for each forecast period for the selected accounts;

applying attrition rates to the forecast amounts to arrive at NPV expected values; and

calculating an NPV amount by combining the NPV expected values for each forecast period for the selected accounts and discounting the combined NPV expected values.

17. The method of claim 16, wherein the forecast amounts are based on the selected accounts' contractual data.

18. The method of claim 16, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

19. The method of claim 16, wherein the step of calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^{n} \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

20. The method of claim 1, wherein the step of performing the FV calculations comprises:

calculating propensity amounts for each forecast period for the selected accounts;

applying attrition rates to the propensity amounts to arrive at FV expected values; and

calculating an FV amount by discounting the FV expected values for each forecast period for the selected accounts and summing the discounted FV expected values.

21. The method of claim 20, wherein the step of calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^{n} \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

22. The method of claim 1, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.

23. A system for performing financial processing, comprising:

one or more computers;

logic, performed by the computers, for:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts according to the rules using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) for the selected accounts.

24. The system of claim 23, wherein the NPV is a net present profitability value.

25. The system of claim 23, wherein the FV is a possible future profitability value.

26. The system of claim 23, wherein the selected accounts contain current profitability values.

27. The system of claim 23, wherein the rules are defined by a user.

28. The system of claim 23, wherein the selected amounts are forecast amounts.

29. The system of claim 23, wherein the selected rates are NPV forecast rates.

30. The system of claim 23, wherein the selected rates are NPV attrition rates.

31. The system of claim 23, wherein the selected rates are FV propensity rates.

32. The system of claim 23, wherein the selected rates are FV attrition rates.

33. The system of claim 23, wherein the NPV calculations comprise logic for performing forecast calculations on the selected accounts, applying attrition rates to results of the forecast calculations, and aggregating results of the attrition rates.

34. The system of claim 23, wherein the FV calculations comprise logic for performing propensity calculations on the selected accounts and applying attrition rates to results of the propensity calculations.

35. The system of claim 23, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

36. The system of claim 23, wherein a user specifies one or more forecast periods over which the NPV and FV calculations are performed.

37. The system of claim 23, wherein a user specifies one or more rates for the forecast periods.

38. The system of claim 23, wherein the logic for performing the NPV calculations comprises:

logic for calculating forecast amounts for each forecast period for the selected accounts;

logic for applying attrition rates to the forecast amounts to arrive at NPV expected values; and

logic for calculating an NPV amount by combining the NPV expected values for each forecast period for the selected accounts and discounting the combined NPV expected values.

39. The system of claim 38, wherein the forecast amounts are based on the selected accounts' contractual data.

40. The system of claim 38, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

41. The system of claim 38, wherein the logic for calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^{n} \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \ldots, n$ = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

42. The system of claim 23, wherein the logic for performing the FV calculations comprises:

logic for calculating propensity amounts for each forecast period for the selected accounts;

logic for applying attrition rates to the propensity amounts to arrive at FV expected values; and

logic for calculating an FV amount by discounting the FV expected values for each forecast period for the selected accounts and summing the discounted FV expected values.

43. The system of claim 42, wherein the logic for calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^{n} \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

i = 1, ..., n = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

44. The system of claim 23, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.

45. An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts according to the rules using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) for the selected accounts.

46. The article of claim 45, wherein the NPV is a net present profitability value.

47. The article of claim 45, wherein the FV is a possible future profitability value.

48. The article of claim 45, wherein the selected accounts contain current profitability values.

49. The article of claim 45, wherein the rules are defined by a user.

50. The article of claim 45, wherein the selected amounts are forecast amounts.

51. The article of claim 45, wherein the selected rates are NPV forecast rates.

52. The article of claim 45, wherein the selected rates are NPV attrition rates.

53. The article of claim 45, wherein the selected rates are FV propensity rates.

54. The article of claim 45, wherein the selected rates are FV attrition rates.

55. The article of claim 45, wherein the step of performing NPV calculations comprises performing forecast calculations on the selected accounts, applying attrition rates to results of the forecast calculations, and aggregating results of the attrition rates.

56. The article of claim 45, wherein the step of performing FV calculations comprises performing propensity calculations on the selected accounts and applying attrition rates to results of the propensity calculations.

57. The article of claim 45, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

58. The article of claim 45, wherein a user specifies one or more forecast periods over which the NPV and FV calculations are performed.

59. The article of claim 45, wherein a user specifies one or more rates for the forecast periods.

60. The article of claim 45, wherein the step of performing the NPV calculations comprises:

calculating forecast amounts for each forecast period for the selected accounts;

applying attrition rates to the forecast amounts to arrive at NPV expected values; and

calculating an NPV amount by combining the NPV expected values for each forecast period for the selected accounts and discounting the combined NPV expected values.

61. The article of claim 60, wherein the forecast amounts are based on the selected accounts' contractual data.

62. The article of claim 60, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

63. The article of claim 60, wherein the step of calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^{n} \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \ldots, n$ = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

64. The article of claim 45, wherein the step of performing the FV calculations comprises:

calculating propensity amounts for each forecast period for the selected accounts;

applying attrition rates to the propensity amounts to arrive at FV expected values; and

calculating an FV amount by discounting the FV expected values for each forecast period for the selected accounts and summing the discounted FV expected values.

65. The article of claim 64, wherein the step of calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^{n} \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \ldots, n$ = number of forecast periods, and

$r_i$ = is a rate entered by the user for forecast period i.

66. The article of claim 45, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.